

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
KOLTZ, JOYCE § Case No. 09-42654  
§  
Debtor(s) §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ANDREW J. MAXWELL, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKR. CT  
219 S. DEARBORN STREET  
7TH FLOOR  
CHICAGO IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 07/29/2014 in Courtroom 682,

United States Courthouse  
219 South Dearborn Street  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/26/2014

By: /s/ Andrew J. Maxwell

Trustee

ANDREW J. MAXWELL, TRUSTEE  
105 W. Adams  
SUITE 3200  
CHICAGO, IL 60603

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
KOLTZ, JOYCE § Case No. 09-42654  
§  
Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 36,709.25  
and approved disbursements of \$ 1,137.82  
leaving a balance on hand of<sup>1</sup> \$ 35,571.43

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000014B	Plaza 32 Condominium Association	\$ 9,283.37	\$ 9,283.37	\$ 0.00	\$ 9,283.37

Total to be paid to secured creditors \$ 9,283.37

Remaining Balance \$ 26,288.06

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: ANDREW J. MAXWELL, TRUSTEE	\$ 4,420.93	\$ 0.00	\$ 4,420.93
Attorney for Trustee Fees: MAXWELL LAW GROUP, LLC	\$ 13,561.00	\$ 0.00	\$ 13,561.00
Attorney for Trustee Expenses: MAXWELL LAW GROUP, LLC	\$ 66.11	\$ 0.00	\$ 66.11

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Other: INTERNATIONAL SURETIES, LTD.	\$ 67.71	\$ 67.71	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 18,048.04

Remaining Balance \$ 8,240.02

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 565,790.00 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	TARGET NATIONAL BANK	\$ 10,968.10	\$ 0.00	\$ 159.74
000002	Portfolio Recovery Associates, LLC	\$ 12,911.55	\$ 0.00	\$ 188.04
000005	Chase Bank USA, N.A.	\$ 29,367.17	\$ 0.00	\$ 427.70
000006	Chase Bank USA, N.A.	\$ 29,336.93	\$ 0.00	\$ 427.25
000007	Chase Bank USA, N.A.	\$ 1,826.79	\$ 0.00	\$ 26.60
000008	CR Evergreen, LLC	\$ 10,363.47	\$ 0.00	\$ 150.93

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000009	American Express Bank, FSB	\$ 1,273.48	\$ 0.00	\$ 18.55
000010	CAPITAL ONE BANK USA, N.A.	\$ 3,371.41	\$ 0.00	\$ 49.10
000011	CAPITAL ONE BANK USA, N.A.	\$ 1,300.17	\$ 0.00	\$ 18.94
000012	U.S. Reif Park Place IL, LLC by Mid-America Asset	\$ 61,375.64	\$ 0.00	\$ 893.86
000013	U.S. Reif Park Place IL, LLC by Mid-America Asset	\$ 364,675.50	\$ 0.00	\$ 5,311.04
000014A	Plaza 32 Condominium Association	\$ 3,985.63	\$ 0.00	\$ 58.05
000015	CR Evergreen, LLC	\$ 5,130.38	\$ 0.00	\$ 74.71
000016	Roundup Funding, LLC	\$ 0.00	\$ 0.00	\$ 0.00
000017	American Express Bank, FSB	\$ 19,412.19	\$ 0.00	\$ 282.71
000018	Commonwealth Edison Company	\$ 338.81	\$ 0.00	\$ 4.93
000019	Chase Bank USA NA	\$ 10,152.78	\$ 0.00	\$ 147.87
000003	CLC Consumer Loan SvcAgent for E-Trade	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 8,240.02

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000021	The Bank of New York Mellon, et al	\$ 0.00	\$ 0.00	\$ 0.00
000020	US BANK NA	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors	\$	<u>0.00</u>
Remaining Balance	\$	<u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Andrew J. Maxwell  
Trustee

*ANDREW J. MAXWELL, TRUSTEE*  
*105 W. Adams*  
*SUITE 3200*  
*CHICAGO, IL 60603*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Joyce Koltz  
 Debtor

Case No. 09-42654-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: bchavez  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Jun 27, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2014.

db  
 14708733 +Joyce Koltz, 416 Southwood Circle, Streamwood, IL 60107-2256  
 14708734 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 14897580 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701  
 14708737 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012  
 14708736 +Bank Of America, Attn: Bankruptcy NC4-105-02-99, Po Box 26012, Greensboro, NC 27420-6012  
 14996689 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14813448 +CLC Consumer Loan SvcAgent for E-Trade, Consumer Loan Services,  
 Weltman Weinberg & Reis Co LPA, 180 N LaSalle St Ste 2400, Chicago, IL 60601-2704  
 14708738 Capital 1, PO Box 6492, Carol Stream, IL 60197-6492  
 14708739 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 14708743 +Chase Bank, Po Box 15298, Wilmington, DE 19850-5298  
 15712455 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 14870473 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14877994 +Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933,  
 Dallas, TX 75374-0933  
 14708744 +Chase Bank/One Card Services, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 14708745 Chase Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 14708747 +Countrywide Home Lending, Po Box 5170, Simi Valley, CA 93062-5170  
 14708751 +ER Solutions, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004  
 14708749 +ETrade Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 14708752 +Fia Csna, Po Box 26012, Nc4-105-02-77, Greensboro, NC 27420-6012  
 14830883 +JPMorgan Chase Bank, National Association, c/o Codilis & Associates, P.C.,  
 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921  
 16523557 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,  
 Norfolk, VA 23541-1067)  
 14795151 +PRA Receivables Management, LLC as agent of, Advanta Bank Corp., a Utah Industrial Ba,  
 PO Box 12907, Norfolk VA 23541-0907  
 15275368 +Plaza 32 Condominium Association, c/o Steinberg & Steinberg, Ltd.,  
 111 W. Washington St. Suite 1421, Chicago, IL 60602-3443  
 20780968 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attornys For Secured Creditor,  
 P.O. Box 4365, Woodland Hills, CA 91365-4365  
 14708756 +U.S. REIF Park Place Illinois, LLC, 3577 Paysphere Circle, Chicago, IL 60674-0035  
 17032854 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)  
 14708758 Us Bk Rms Cc, Cb Disputes, St Louis, MO 63116  
 14708759 Washington Mutual, PO Box 78065, Phoenix, AZ 85062-8065  
 14708760 +Washington Mutual Mortgage, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14708732 E-mail/Text: bkr@cardworks.com Jun 28 2014 00:35:11 Advanta Bank Corp, Po Box 844,  
 Spring House, PA 19477  
 14708735 E-mail/Text: gl7768@att.com Jun 28 2014 00:35:31 AT&T, PO Box 8100, Aurora, IL 60507-8100  
 14894051 E-mail/PDF: resurgentbknottifications@resurgent.com Jun 28 2014 00:39:09 CR Evergreen, LLC,  
 MS 550, PO Box 91121, Seattle, WA 98111-9221  
 14708746 E-mail/Text: legalcollections@comed.com Jun 28 2014 00:42:41 ComEd, PO Box 6111,  
 Carol Stream, IL 60197-6111  
 15363358 +E-mail/Text: legalcollections@comed.com Jun 28 2014 00:42:41 Commonwealth Edison Company,  
 Bankruptcy Department, 3 Lincoln Center, Oakbrook Terrace, IL 60181-4204  
 14708753 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 28 2014 00:35:39 Kohls, Attn: Recovery,  
 Po Box 3120, Milwaukee, WI 53201-3120  
 14708754 +E-mail/Text: bankrup@aglresources.com Jun 28 2014 00:35:14 Nicor Gas, Attn: Bankruptcy Dept,  
 1844 Ferry Rd, Naperville, IL 60563-9600  
 15281202 E-mail/PDF: resurgentbknottifications@resurgent.com Jun 28 2014 00:38:21 Roundup Funding, LLC,  
 MS 550, PO Box 91121, Seattle, WA 98111-9221  
 14760109 +E-mail/Text: bncmail@w-legal.com Jun 28 2014 00:36:37 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14708757 E-mail/Text: bnc@ursi.com Jun 28 2014 00:35:35 United Recovery Systems, PO Box 722929,  
 Houston, TX 77272-2929

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15335625\* American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701  
 14708740\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 14708741\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 14708742\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 14708748\* +Countrywide Home Lending, Po Box 5170, Simi Valley, CA 93062-5170  
 14708750\* +E\*Trade Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 14708761\* +Washington Mutual Mortgage, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851

District/off: 0752-1

User: bchavez  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Jun 27, 2014

14708755 ##Target National Bank, Po Box 59317, Minneapolis, MN 55459-0317  
15096582 ##+U S REIF Park Place IL, LLC by MidAmerica Asset, c/o Robert D. Tepper,  
Schenk, Annes, Brookman & Tepper, Ltd., 311 S. Wacker Dr., Suite 5125,  
Chicago, IL 60606-6657  
15096581 ##+U.S. Reif Park Place IL, LLC by Mid-America Asset, c/o Robert D. Tepper,  
Schenk, Annes, Brookman & Tepper, Ltd., 311 South Wacker Dr. Suite 5125,  
Chicago, IL 60606-6657

TOTALS: 0, \* 7, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 26, 2014 at the address(es) listed below:

Andrew J Maxwell on behalf of Trustee Andrew J Maxwell, ESQ maxwellllawchicago@yahoo.com,  
trustee@maxwellandpotts.com;naelipas@maxwellandpotts.com;cjcapo@maxwellandpotts.com;jhsmith@maxwe  
llandpotts.com;vbarad@maxwellandpotts.com  
Andrew J Maxwell, ESQ maxwellllawchicago@yahoo.com,  
amaxwell@ecf.epiqsystems.com;trustee@maxwellandpotts.com;cjcapo@maxwellandpotts.com;marchfirst\_tr  
ustee@hotmail.com  
Charles M Steinberg on behalf of Creditor Plaza 32 Condominium Association  
charlie@steinberg.com  
Christopher M Brown on behalf of Creditor BAC Home Loans Servicing, L.P. fka Countrywide Home  
Loans Servicing, L.P. northerndistrict@atty-pierce.com, cbrown@atty-pierce.com  
Gloria C Tsotsos on behalf of Creditor JPMorgan Chase Bank, National Association  
nd-two@il.cslegal.com  
Jaclyn H. Smith on behalf of Trustee Andrew J Maxwell, ESQ smith.jaclyn.h@gmail.com,  
preferences\_ml@yahoo.com,vbarad@maxwellandpotts.com,maseay@maxwellandpotts.com,  
naelipas@maxwellandpotts.com  
Jon N. Dowat on behalf of Debtor Joyce Koltz tobadmin@comcast.net, atty\_dowat@bluestylus.com  
Monette W Cope on behalf of Creditor CLC Consumer Services as Servicer and Agent for E\*Trade  
Bank ecfnil@weltman.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Vikram R Barad on behalf of Trustee Andrew J Maxwell, ESQ vbarad@maxwellandpotts.com

TOTAL: 10